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IN THE UNITED STATES PATENT AND
TRADEMARK OFFICE

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2-14-04
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IN RE APPLICATION OF: : Harycki, Edward et al
SERIAL NO: : 09/844,350
FILED: : April 27, 2001
FOR: PERSONALISED FINANCIAL
PRODUCTS AND COMPUTER
IMPLEMENTED FINANCIAL
SYSTEMS
EXAMINER: : BACKER, FIRMIN
GROUP ART UNIT: : 2471

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RESPONSE & AMENDMENT

GROUP 3600

Honorable Director of
Patents and Trademarks
PO Box 1450,
Alexandria VA 22313-1450

✓ In response to the Office action mailed November 3, 2003, it is requested that the application be amended as follows:

Amendments to the claims begin on page 2.

Remarks begin on page 7.

02-04-04

3621

CERTIFICATE OF MAILING BY "EXPRESS MAIL" (37 CFR 1.10)

Applicant(s): **Harycki, Edward et al.**

Docket No.

924013-919480

Serial No.

09/844,350

Filing Date

April. 27, 2001

Examiner

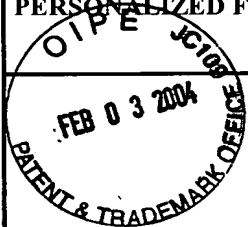
Backer, Firmin

Group Art Unit

2471

Invention:

PERSONALIZED FINANCIAL PRODUCTS AND COMPUTER IMPLEMENTED FINANACIAL SYSTEMS



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I hereby certify that this **Response and Amendment**

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